

Dear Commissioner

We do not keep a telephone for the convenience of telemarketers. It is for our convenience. If we wanted to talk to a bank we would call them. We do not want all the calls at supper time trying to sell us God onlky knows what.

We have a phone directory and know how to use it, so if we need their services we know where to look.

I do not conclude any business over the phone and I definetely do not give credit card numbers over the phone.

Please decide against the banks in this matter. they are wrong.

Thank you vey much,

Conrad Powell